10-23-12

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 3, 2006, executed by CHARLES A. SIEGFRIED AND ALLIA D. SMITH, conveying certain real property therein described to FIRST NATIONAL FINANCIAL TITLE SERVICES, INC., as Trustee, for Mortgage Electronic Registration Systems, Inc. acting solely as nominee for OWNIT MORTGAGE SOLUTIONS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 6, 2006, in Deed Book 2445, Page 357, ; and

WHEREAS, on April 5, 2012 the beneficial interest of said Deed of Trust was transferred and assigned to U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4 by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3423, Page 67; and WHEREAS, on May 18, 2012, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3442, Page 73; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on October 23, 2012 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 733, SECTION D, GREENBROOK SUBDIVISION, IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 9, PAGES 42-43, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

PROPERTY ADDRESS: The street address of the property is believed to be 821 Pinestone Place, Southaven, MS 38671. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this <u>l</u>day of September, 2012.

Rubin Lublin, LLC, Substitute Trustee 119 S. Main Street, Suite 500

Memphis, TN 38103

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 10/02/2012, 10/09/2012, 10/16/2012

TNB Loan *** 0388 E. Smith (FNMA)

TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 22, 2008, Elijah Smith, a married man, executed a Deed of Trust to Williams, McDaniel & Wolfe, a Tennessee Corporation, as Trustee for Delta Trust Mortgage Corporation, a Tennessee Corporation, as Lender, and for Mortgage Electronic Registration Systems, Inc. (MERS), as Beneficiary, which is recorded in the office of the Chancery Clerk of DeSoto County, MS, in Book 2928 Page 662;

WHEREAS, on April 5, 2011, said Deed of Trust was assigned from Mortgage Electronic Registration Systems, Inc. (MERS) to Trustmark National Bank, as recorded in Book 3291 Page 769;

WHEREAS, on April 5, 2011, Trustmark National Bank substituted Mark S. Mayfield as Trustee, as recorded in Book 3296 Page 215;

WHEREAS, there being a default in the terms and conditions of the Deed of Trust and the entire debt secured having been declared to be due and payable in accordance with its terms, Trustmark National Bank, the holder of the debt has requested the Trustee to execute the trust and sell said land and property pursuant to its terms in order to raise the sums due, with attorney's and trustee's fees, and expenses of sale;

NOW, THEREFORE, I, Mark S. Mayfield, Trustee for said Deed of Trust, will on October 23, 2012, offer for sale at public outcry, and sell within legal hours (being between the hours of 11:00 A.M., and 4:00 P.M.), at the east main door of the DeSoto County Courthouse, located in Hernando, MS, to the highest and best bidder for cash, the following described property situated in DeSoto County, MS, to-wit:

Lot 93, Phase 3, Section B, The Arbors of Wedgewood Subdivision, situated in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 25 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me, with no express or implied warranties.

WITNESS my signature this October 2, 2012.

/s/ MARK S. MAYFIELD MARK S. MAYFIELD, Trustee

Mark S. Mayfield, PLLC, Riverhill Tower Building, 1675 Lakeland Dr., Suite 306, Jackson, MS 39216, Phone 601-948-3590, HYPERLINK "mailto:MayfieldAttys@aol.com" MayfieldAttys@aol.com

Publish: October 2, 9, 16, 2012

10-23-12

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 24, 2007, Scott Dominick and Marnie Dominick executed a certain deed of trust to Southern Trust Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Evolve Bank & Trust which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2799 at Page 98; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated April 18, 2012 and recorded in Book 3,438 at Page 461 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 30, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,499 at Page 423; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 23, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 143 of Lexington Crossing Subdivision, Section C, Section 2, Township 2 South, Range 6 West, according to the plat thereof recorded in Plat Book 89, Pages 47, of the office of the Chancery Clerk of Desoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 17th day of September, 2012.

Shapiro & Massey, L/LC SUBSTITUTED TRUSTEE

10-23-12

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

10678 Wellington Drive Olive Branch, MS 38654 12-005185JC

Publication Dates: September 25, October 2, 9, and 16, 2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 20, 2007, Leland J. Farmer, an unmarried person, executed a certain deed of trust to First American Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Century 21 Mortgage which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,666 at Page 34; and

WHEREAS, said Deed of Trust was subsequently assigned to PHH Mortgage Corporation by instrument dated August 24, 2012 and recorded in Book 3,495 at Page 240 of the aforesaid Chancery Clerk's office; and

WHEREAS, PHH Mortgage Corporation has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 24, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,495 at Page 242; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PHH Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 25, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 894, Section C, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 2, Page 19, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 17th day of September, 2012.

Shapiro & Massey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

10-25-12

1801 Caine Cove Southaven, MS 38671 12-005670BE

Publication Dates:

September 27, October 4, 11 and 18, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 9th day of January 2007, Patricia Hardin and Donald T. Hardin, Wife and Husband, executed a Deed of Trust to ReconTrust Company, N.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2790 at Page 644 and re-recorded in Book 2806 at Page 486 thereof; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon fka The Bank of New York, as Trustee for the Benefit of the Asset-Backed Certificates, Series 2007-2, by BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, L.P., by BAC GP, LLC, its General Partner as Attorney-In-Fact, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3124 at Page 402 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3497 at Page 579, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 23rd day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 357, Section B in Greenbrook Subdivision, in Section 19, Township 1 South, Range 7 West, as recorded in DeSoto County Chancery Clerks Office in Plat Book 8, Pages 51 and 52.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 24th day of September, 2012.

SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-00086

PUBLISH: 10/02/2012, 10/09/2012, 10/16/2012

10-23-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of April, 1998 and acknowledged on the 28th day of April, 1998, Shane D. Wedge and wife, Jennifer M. Wedge, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 993 at Page 585; and

WHEREAS, on the 12th day of June, 1998, FT Mortgage Companies, a Kansas Corporation d/b/a First Tennessee Mortgage Company, Inc. assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1025 at Page 279; and

WHEREAS, on the 25th day of November, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2970 at Page 609; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 281, Phase II, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 10 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of September, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F08-3432

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of June, 2007, and acknowledged on the 15th day of June, 2007, Robert R. Sparrow, husband and wife, Susan S. Sparrow, as joint tenants, executed and delivered a certain Deed of Trust unto Lender's Title & Escrow, LLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2742 at Page 731; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to PNMAC Mortgage Opportunity Fund Investors, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 682; and

WHEREAS, on the 14th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3458 at Page 688; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1760, Section I, Greenbrook Subdivision, situated in Section 30, T1S, R7W, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 11, Pages 23-24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of July, 2012.

Michael Jedynak Substitute Vrustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-2085

PUBLISH: 10.2.12/10.9.12/10.16.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of February, 2004 and acknowledged on the 3rd day of February, 2004, J. D. Hamilton, Jr. and Bernadette Hamilton, as husband and wife, executed and delivered a certain Deed of Trust unto H. McCall Wilson, Jr., Trustee for The Bank of Fayette County, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1926 at Page 0166; and

WHEREAS, on the 3rd day of February, 2004, The Bank of Fayette County, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1931 at Page 429; and

WHEREAS, on the 12th day of September, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3502 at Page 603; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Beginning at a point that is N 85 degrees 45 minutes 52 seconds E a distance of 1404.12 feet and S 04 degrees 05 minutes 05 seconds E a distance of 53.58 feet from the Northwest Corner of Section 15, Township 2 South, Range 8 West, DeSoto County, Mississippi; thence N 85 degrees 43 minutes 19 seconds E along the South right of way of Austin Road a distance of 210.71 feet to a point; thence S 04 degrees 17 minutes 07 seconds E a distance of 814.28 feet to a point on the North line of the Cullen Bryant Tract; thence S 85 degrees 39 minutes 59 seconds W along said North line a distance of 212.88 feet to a point; thence N 04 degrees 05 minutes 05 seconds W a distance of 614.49 feet to the point of beginning and containing 2.99 acres more or less.

Bernadette Hamilton, wife of J.D. Hamilton, Jr., joins in the execution of this document for the purpose of conveying all right, title and interest she may have in and to the subject property, or may later acquire, by virtue of marriage to J. D Hamilton, Jr.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of September, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-1029

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 7th day of August, 2008 and acknowledged on the 7th day of August, 2008, Elizabeth A. George, an unmarried person, executed and delivered a certain Deed of Trust unto Michael P. Leddy, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for DeSoto Home Mortgage, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2934 at Page 731; and

WHEREAS, on the 11th day of October, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for DeSoto Home Mortgage, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3353 at Page 547; and

WHEREAS, on the 20th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3473 at Page 396; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 197, Section E, Phase II, Southridge Estates Subdivision as located in Section 3, Township 2 South, Range 6 West, DeSoto County, MS, as shown on plat of record in Plat Book 55, Page 35-36, in the office of the Chancery Clerk, DeSoto County, MS.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of September, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

10-23-12

FM/F12-0101

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of September, 2006 and acknowledged on the 18th day of September, 2006, Mario Lugo and wife, Johnna Lugo, joint tenants with full rights of survivorship, executed and delivered a certain Deed of Trust unto Lender's Title and Escrow, LLC, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Oak Street Mortgage, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2582 at Page 158; and

WHEREAS, on the 9th day of March, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Oak Street Mortgage, LLC, assigned said Deed of Trust unto HSBC Mortgage Services, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3411 at Page 767; and

WHEREAS, on the 24th day of July, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3478 at Page 770; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1676, Section C, South DeSoto Village Subdivision, as located in Section 33, T1S, R8W, DeSoto County, Mississippi, as shown on Plat of record in Plat Book 10, Page 3-8, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of September, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-1465

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of May, 2008 and acknowledged on the 29th day of May, 2008; Randall B. Tilley, a married man, joined herein by Sherrie R. Tilley, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc.as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2909 at Page 693; and

WHEREAS, on the 31st day of August, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3077 at Page 142; and

WHEREAS, on the 1st day of September, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3077 at Page 143; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1183, Section C South, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Pages 3 through 8, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of September, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F09-2450

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of March, 2005 and acknowledged on the 21st day of March, 2005, April E. Wyman and Johnie W. Wyman, wife and husband, executed and delivered a certain Deed of Trust unto Bryan P. Griffin, Trustee for Wells Fargo Financial Mississippi 2, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2186 at Page 617; and

WHEREAS, on the 6th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3460 at Page 374; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land Situated in DeSoto County, Mississippi, to-wit: Lot 102, Section C. Shadow Oaks Subdivision, located in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 69, Page 6 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed in Corporate Warranty Deed from Legendary Development Corp. to April E Wyman and Johnie W Wyman Husband and Wife, dated 01/31/2002, recorded 03/20/2002, in Deed Book 414, Page 417, in the Clerk of Chancery Court for DeSoto County, Mississippi.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of September, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-1014

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of April, 2004 and acknowledged on the 30th day of April, 2004, Nancyann Pleau, An Unmarried Woman, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1978 at Page 780; and

WHEREAS, on the 27th day of April, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc, assigned said Deed of Trust unto The Bank Of New York Mellon Fka The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2004-6, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3304 at Page 246; and

WHEREAS, on the 10th day of November, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3408 at Page 353; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 228, Section C, Twin Lakes Subdivision, in Section 6, Township 2, Range 8 West, as shown by plat of record in Plat Book 8, Pages 41-42 and 43, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

10-23-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of September, 2012.

Michael Jedynak / Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F10-2259